

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

Case No. 08-18763-KAO  
Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jo-Ann Rose  
PO Box 84454  
Seattle, WA 98124

Social Security/Individual Taxpayer ID No.:

xxx-xx-7406

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on December 19, 2008. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: March 25, 2009

Karen A. Overstreet  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 08-18763

User: admin  
Form ID: bl8

Page 1 of 1  
Total Served: 31

Date Rcvd: Mar 25, 2009

The following entities were served by first class mail on Mar 27, 2009.

db	+Jo-Ann Rose,	PO Box 84454,	Seattle, WA 98124-5754
951477728	+Acme Finance Company Inc.,	10000 Aurora Ave N #3-12,	Seattle, WA 98133-9346
951477731	+Arstrat,	20819 72nd Ave S Suite 305,	Kent, WA 98032-2390
951477732	+Becu,	PO Box 97050,	Seattle, WA 98124-9750
951477735	+CitiMortgage,	PO Box 689196,	Des Moines, IA 50368-9196
951477736	+City of Seattle Utilities,	700 5th Ave Suite 2777,	Seattle, WA 98104-5058
951477737	+Collect Corp,	455 North 3rd St,	Ste 260, Phoenix, AZ 85004-0630
951477738	+Comcast,	PO Box 34878,	Seattle, WA 98124-1878
951477740	+Creditors Interchange,	80 Holtz Drive,	Buffalo, NY 14225-1470
951477741	+Deltal Dental,	PO Box 75983,	Seattle, WA 98175-0983
951477745	+GC Services Limited Partnership,	PO Box 3724,	Knoxville, TN 37927-3724
951477751	+NCO Financial Systems,	507 Prudential Road,	Horsham, PA 19044-2368
951477752	+New Horizon School,	1111 South Carr Rd,	Renton, WA 98055-5839
951477753	+Oreck Direct LLC,	565 Mariott Drive,	Suite 300, Nashville, TN 37214-5022
951477754	+Quest Diagnostics,	PO Box 740698,	Cincinnati, OH 45274-0698
951477757	+Rainier Collection Services,	2300 130TH Ave NE Ste 102,	Bellevue, WA 98005-1755
951477758	+Son Van Nguyen,	7101 ML King Jr. Way S 217,	Seattle, WA 98118-3592
951477760	+University of Washington,	PO Box 88036,	Chicago, IL 60680-1036
951477761	+Valley Medical Center,	PO Box 34842,	Seattle, WA 98124-1842

The following entities were served by electronic transmission on Mar 26, 2009.

smg	EDI: WADEPREV.COM Mar 25 2009 22:23:00	State of Washington,	Department of Revenue,
	2101 4th Ave, Ste 1400,	Seattle, WA 98121-2300	
951477730	+EDI: AMEREXPR.COM Mar 25 2009 22:23:00	American Express,	PO Box 650448,
	Dallas, TX 75265-0448		
951477729	+EDI: AMEREXPR.COM Mar 25 2009 22:23:00	American Express,	PO Box 297879,
	Ft. Lauderdale, FL 33329-7879		
951502261	EDI: BECKLEE.COM Mar 25 2009 22:23:00	American Express Centurion Bank,	
	c/o Becket and Lee LLP,	POB 3001,	Malvern PA 19355-0701
951477734	+EDI: CHASE.COM Mar 25 2009 22:23:00	Chase Bank/Cardmember Service,	PO Box 15548,
	Wilmington, DE 19886-5548		
951477739	+EDI: CCS.COM Mar 25 2009 22:23:00	Credit Collection Services,	Two Wells Avenue, Dept 587,
	Newton, MA 02459-3208		
951477744	EDI: DISCOVER.COM Mar 25 2009 22:23:00	Discover,	PO Box 30395, Salt Lake City, UT 84130
951477746	EDI: IRS.COM Mar 25 2009 22:23:00	Internal Revenue Service,	PO Box 7125,
	San Francisco, CA 94120		
951477747	+EDI: RMSC.COM Mar 25 2009 22:23:00	JC Penney,	PO Box 960090, Orlando, FL 32896-0090
951477748	+EDI: RMSC.COM Mar 25 2009 22:23:00	Lowe's,	PO Box 530914, Atlanta, GA 30353-0914
951477750	+EDI: TSYS2.COM Mar 25 2009 22:23:00	Macy's,	1345 South 52nd St, Tempe, AZ 85281-6970
951477755	+E-mail/Text: bklaw@gwest.com	Qwest,	PO Box 91155,
	Seattle, WA 98111-9255		

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr*	American Express Centurion Bank,	c/o Becket and Lee LLP,	POB 3001,	Malvern, PA 19355-0701
951477733*	+BECU,	PO Box 97050,	Seattle, WA 98124-9750	
951477742*	+Deltal Dental,	PO Box 75983,	Seattle, WA 98175-0983	
951477743*	+Deltal Dental,	PO Box 75983,	Seattle, WA 98175-0983	
951477749*	+Lowe's,	PO Box 530914,	Atlanta, GA 30353-0914	
951477756*	+Qwest,	PO Box 91155,	Seattle, WA 98111-9255	
951477759*	+Son Van Nguyen,	7101 ML King Jr. Way S 217,	Seattle, WA 98118-3592	

TOTALS: 0, \* 7

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2009

Signature:

